

Information to identify the case:

Debtor 1	<u>Unbrin Imran</u>	Social Security number or ITIN	xxx-xx-7913
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	19-25022-JNP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Unbrin Imran

11/15/19

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Unbrin Imran
 Debtor

Case No. 19-25022-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 30

Date Rcvd: Nov 15, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 17, 2019.

db Unbrin Imran, 323 S Ash Ave, Galloway, NJ 08205-4401
 518387613 Advanced Call Center Technologies, POB 9091, Gray, TN 37615-9091
 518387619 Bank of America, 4909 Savarese Cir # Cricle, Tampa, FL 33634-2413
 518387621 Capital One Bank (USA) NA, PO Box 71087, Charlotte, NC 28272-1087
 518387628 #EGS Financial Care, Inc., 400 Horsham Rd Ste 130, Horsham, PA 19044-2147
 518387630 JPMCB Auto Finance, PO Box 901003, Fort Worth, TX 76101-2003
 518387633 Nationstar/Mr. Cooper, PO Box 60516, City of Industry, CA 91716-0516
 518387634 Nationwide Credit Inc., PO Box 14581, Des Moines, IA 50306-3581

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QBTHOMAS.COM Nov 16 2019 05:53:00 Brian Thomas, Brian Thomas, Esq,
 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
 smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 16 2019 01:25:57 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 16 2019 01:25:54 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr EDI: HNDA.COM Nov 16 2019 05:53:00 American Honda Finance Corporation, PO Box 168088,
 Irving, TX 75016-8088
 518387614 EDI: AMEREXPR.COM Nov 16 2019 05:53:00 American Express, PO Box 1270,
 Newark, NJ 07101-1270
 518387616 EDI: RMSC.COM Nov 16 2019 05:53:00 Ashley Home Stores-Synchrony, PO Box 965036,
 Orlando, FL 32896-5036
 518387618 EDI: BANKAMER.COM Nov 16 2019 05:53:00 Bank Of America, PO Box 982235,
 El Paso, TX 79998-2235
 518387620 EDI: TSYS2.COM Nov 16 2019 05:53:00 Barclays Bank Delaware, PO Box 8803,
 Wilmington, DE 19899-8803
 518387617 EDI: CITICORP.COM Nov 16 2019 05:53:00 AT&T Universal Card, PO Box 183113,
 Columbus, OH 43218-3113
 518387622 EDI: CAPITALONE.COM Nov 16 2019 05:53:00 Capital One Bank USA NA, PO Box 6492,
 Carol Stream, IL 60197-6492
 518387623 EDI: CHASE.COM Nov 16 2019 05:53:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
 518387624 EDI: SEARS.COM Nov 16 2019 05:53:00 Citibank/Sears, PO Box 6282,
 Sioux Falls, SD 57117-6282
 518387625 EDI: CITICORP.COM Nov 16 2019 05:53:00 Citibank N.A., PO Box 769006,
 San Antonio, TX 78245-9006
 518387627 +EDI: TSYS2.COM Nov 16 2019 05:53:00 DSNB/Macys, PO Box 8218, Mason, OH 45040-8218
 518387626 EDI: DISCOVER.COM Nov 16 2019 05:53:00 Discover, PO Box 71084,
 Charlotte, NC 28272-1084
 518387629 EDI: PHINAMERI.COM Nov 16 2019 05:53:00 GM Financial, PO Box 181145,
 Arlington, TX 76096-1145
 518387631 EDI: CHASE.COM Nov 16 2019 05:53:00 JPMCB Card Services, PO Box 15369,
 Wilmington, DE 19850-5369
 518387632 EDI: TSYS2.COM Nov 16 2019 05:53:00 Macys, PO Box 8061, Mason, OH 45040-8061
 518387635 EDI: RMSC.COM Nov 16 2019 05:53:00 PayPal Credit, PO Box 105658,
 Atlanta, GA 30348-5658
 518387636 EDI: RMSC.COM Nov 16 2019 05:53:00 SYNCB/Old Navy, PO Box 965005,
 Orlando, FL 32896-5005
 518387637 EDI: RMSC.COM Nov 16 2019 05:53:00 SYNCB/Sams Club, PO Box 965036,
 Orlando, FL 32896-5036
 518388944 +EDI: RMSC.COM Nov 16 2019 05:53:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Brian Thomas, Brian Thomas, Esq, 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
 518387615* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
 (address filed with court: American Honda Finance, 201 Little Falls Dr,
 Wilmington, DE 19808-1674)

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '+' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court
 immediately.

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 30

Date Rcvd: Nov 15, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 17, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 15, 2019 at the address(es) listed below:

Brian Thomas on behalf of Trustee Brian Thomas brian@brianthomaslaw.com,
bthomas@ecf.axosfs.com
Brian Thomas brian@brianthomaslaw.com, bthomas@ecf.axosfs.com
Jeanie D. Wiesner on behalf of Debtor Unbrin Imran jwiesner@subranni.com,
dhoff@subranni.com;cwild@subranni.com;tom@subranni.com
Kevin Gordon McDonald on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5